Case 20-10692-amc Doc 39 Filed 05/12/20 Entered 05/28/20 12:32:25 Desc Main Document Page 1 of 1

provided, then the period in which to CANCEL is extended for up to three (3) years, or until Lender moves to foreclose. The records thus far evidence that, I the living beingSolomon, has Demanded an immediate cancelation of said mortgage on % 5357 Belfield Avenue Philadelphia Pennsylvania [19144] stipulated by the time period, while still waiting to receive all truth-in-lending disclosure as required by Federal Law, the same of which has never been received. A close perusal, and audit of creditor's note/loan documents have revealed certain Disclosure Violations, and that the creditor has the remedial right and remedy pursuant to UCC 1-201 (32) (34), inter alia, to invoke their Right Of Rescission (ROR), as further evidenced by the original NOTICE OF RIGHT TO CANCEL. This letter shall constitute NOTICE to all Lender(s), Successor(s), assigned, and/or appointed

. After sufficient NOTICE has been given to Lender, the Lender is required by Federal Law to CANCEL any lien(s), and to CANCEL any security interest on the creditor's property within twenty (20) days. The Lender must also return any money, interest, fees, and/or property to the creditor, as well as any money/funds given to any person or fiction in law/entity in connection with said transaction. In accordance with both State and Federal law or until Lender complies, with the creditor, may retain the proceeds of the transaction.

If it should be "impractical", or "Unfair" for the Borrower to return the property when gross discrepancies, fraud, or other wrongful acts are discovered, then he/she/they may offer its "Reasonable Value". In the event that the Lender should fail, or refuse to return the Borrower's money offer within twenty (20) days, the Borrower may then regain/acquire all rights to clear title and reconveyance under Federal law, State Statutes, Uniform Commercial Code, and provisions of TILA, with the same being supported by the evidence of both public and bank records, and further as attached hereto

. Additionally, Borrower has the right to offer Lender a Reasonable Value. However, the penalties a bank can face for violations of **TILA**, and other State and Federal law can be as much as triple the damages, i.e., triple the amount of the interest the bank stood to fraudulently make off the mortgage/loan transaction. Therefore, the Borrower(s) hereby in good faith makes the following offer: Borrower will forgive bank/trust any liability incurred by its wrongful actions, provided bank/trust rightfully forgive Borrower(s) the full amount of mortgage/credit bank/trust fraudulently alleged to have given. In addition, Borrower(s) make the one time demand \$1, 250,000.00 for any loss, damage, and injury he/she/they have sustained; and that bank/trust also immediately removes any/all negative comments on the creditor's credit report attributed to this transaction.

Any default, failures, or non-compliance on the Lender's part to perform as herein directed within twenty (20) days of receipt, shall constitute this **NOTICE OF RIGHT TO CANCEL** as valid and fully agreed/accepted pursuant to the terms and conditions as set forth herein.

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The living being Solomon

BY Marcella

Authorized Representative Without Prejudice